



**TSPIMBAI,
ISANG MATIBAY
NA KAAGAPAY!**

2021 TSPI MBAI ANNUAL REPORT

About TSPJ MBAJ

TSPI MUTUAL BENEFIT Association Inc. (TSPI M BAI) is the microinsurance arm of TSPI NGO. It provides microinsurance benefits to the employees, clients and their dependent family members in case of death, accident and illness. It was registered as a non-stock, non-profit organization on August 31, 2005. It was granted a license by the Insurance Commission on December 22, 2006.

VISION

TO see people live Christ-centered lives with dignity, sufficiency, integrity and hope demonstrating this through love and service in the their families and communities.

MISSION

We are one with TSPI in providing opportunities to experience fullness of Christ to individuals, families and communities that we serve by giving access to microinsurance products and social services.

The KAAGAPAY PROGRAM

The term “Kaagapay” is coined after the Filipino word “ka” which means associated/fellow and “agapay” which means assist or to be by one’s side. We stand side by side with our members in their desire to sustain their livelihood and to protect against risks. We stand side by side with TSPI NGO in their mission to provide opportunities for farmers and microentrepreneurs to establish and grow their enterprises and farms. With TSPI MBAJ offering its various life insurance plans and credit life insurance plans, a member of the organization feels even more empowered and secured.

1. Basic Life Insurance Plan (BLIP)

Mandatory insurance with a premium of P240 per year. The coverage includes death, accidental, dismemberment/disablement and total and permanent disability. It covers both the member and qualified dependents. Members have equity value equivalent to P120 or 50% of the premium.

2. Life Plus Insurance Plan (LPIP/Life Plus)

It is an optional plan with a premium of P240 per year and a benefit twice as that of BLIP. It can be availed up to 5 units per member at any given time.

3. Life Max Insurance Plan (LMIP/Life Max)

Another optional plan with a premium of P650 per year. The coverage includes death, accidental, hospital income and total and permanent disability benefits. It can be availed up to 5 units per member at any given time.

4. Golden Life Insurance Plan (GLIP)

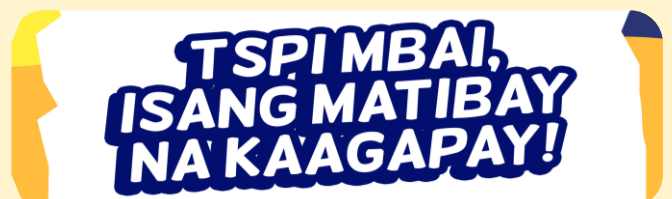
This plan is for those who have been a member of BLIP for at least six (6) years prior to reaching 66 years old. The premium of P9,950 is payable in 10 years. The coverage is up to age 100.

5. Credit Life Insurance Plan (CLIP)

A mandatory credit plan for members that offers both life and credit life insurance benefits. The premium is P1 per thousand of loan availed per week.

6. Mortgage Redemption Insurance (MRI)

A mandatory credit plan for members that covers the outstanding loan amount of the client. The premium is P10 per thousand of loan availed per year.



BOARD OF TRUSTEES



MA. LUZ A. PLANAS / CHAIRPERSON

Served for 38 years at the Bank of the Philippine Island (BPI) before retiring as President & CEO at BPI Forex Corp. She is currently involved in various civic and religious organizations as a member of the board. Her notable contributions include the renovation of the Resurrection of the Lord Parish church in BF Parañaque and the greening of BF West Executive Village in Parañaque City. In her hometown, Roxas City, she partnered with the local community to build the new Pueblo de Panay. She is a passionate dancer, joining competitions here and abroad.

ATTY. CORNELIO C. GISON / VICE CHAIRMAN
Chairman, Audit & Risk & Compliance Committee

Concurrently serves as the Vice Chairman of TSPI Mutual Benefit Association, Inc. while sitting at the Board of Advisers & Audit Committee of Metropolitan Bank & Trust Co. He served the government as Undersecretary for Revenue, and Consultant of the Philippine Deposit Insurance Corp. He is former President of the Capital Markets Integrity Corp. of the Philippine Stock Exchange (PSE) and partner and head of Tax Practice of top auditing firm SyCip Gorres Velayo (SGV) & Co.



Atty. Gison obtained a Bachelor of Law at the Ateneo de Manila University and his Masters in Comparative Law at the University of Pennsylvania.



FLORENCIA G. TARRIELA / TREASURER
Chairperson, Investment Committee

Holds the distinction of being the first woman chairperson of the Philippines National Bank (2005 to present) and first Filipina to serve as vice president of Citibank N.A. A former Undersecretary of Department of Finance, she has won several accolades namely: Go Negosyo 2018 Women Intrapreneur Awardee, Most Outstanding Citibank Philippines Alumni Awardee for Community involvement, and Distinguished Lady Banker awarded by the Bank Administration Institute of the Philippines. She plays an active role as trustee of FINEX Foundation and fellow at the Institute of Corporate Directors (ICD). As an entrepreneur, she is the owner of Flor's Garden, a natural learning center and butterfly and bird sanctuary located in the hills of Antipolo, Rizal. Aside from being a natural farmer and an avid environmentalist, she is also a co-author of several inspirational books. She received her Bachelor of Science in Business Administration, major in Economics from the University of the Philippines and a Master's in Economics from the University of California, Los Angeles

RENE E. CRISTOBAL / MEMBER

Founder and Chairman of the Board of REC Group of Companies, a provider of overseas employment to Filipino Professionals, technicians and maritime crew members in both land-based and sea based sectors, mainly to European and American contractors and ship owners since 1978. He founded and chaired the Association of Professionalism in Overseas Employment (ASPROE), composed of non-fee charging and ethical recruitment agencies licensed by the Philippines Overseas Employment Administration (DOLE), and the Office of the President, and have been elevated to the "Hall of Fame". Most recently he was honored with the knighthood in the Order of Orange of Nassau (the Netherlands). He is also founder and chairman of the Philippine-Netherlands Business Council (now Dutch Chamber of Commerce in the Philippines). He organized and chairs a joint venture for the "turnkey" construction of feed mills in the Philippines with the Van Aarsen International of Holland.



Mr. Cristobal is also co-founder and Vice President of the Bagong Bayani Foundation, Inc which honors outstanding overseas Filipino workers. He is a former member of the Board of Governors of the Employer's Confederation of the Philippines (ECOP), former chairman of ECOP's Corporate Social Responsibility (now headed by its Council of Leaders), while serving as special adviser on labor migration to the ASEAN Confederation of Employers (ACE). He is also CEO of companies involved in integrated engineering services, manufacture of innovative construction materials and advocate for the development of bamboo plantation and processed products such as charcoal and activated carbon.



JUANITA D. AMATONG / MEMBER

Has been in government service for most of her career. She served as Secretary of Finance from Dec. 2003 to Feb. 2005, before she was appointed as a member of the Monetary Board in 2006 to 2011. She is currently a member of the Board of Directors of Rodriguez Rural ban, Inc. In addition, she is a professor of public finance and international finance in Siliman University, a Protestant-affiliated school in Dumaguete City, where she started her career as a teacher and served as member of the Board of Trustees for 20 years.

RICARDO G. LAZATIN / ADVISOR

A reputable senior banker, accumulated a wealth of experience from his 45 years of occupying top management and executive positions in banking, finance and investments, of which 31 years were spent with three major universal banks and two major finance companies in the Philippines. He sits in the board of 13 private corporations, five of which he also serves as President. He is also currently the Chairman and President of Tahanan ng Panginoon Foundation and Trustee and Corporate Treasurer of the Ligaya ng Panginoon Foundation, Inc. He has been active in the Financial Executives Institute of the Philippines (FINEX), FINEX Foundation and Philippines Finance Association (PFA) for the past 33 years, meriting various FINEX and PFA Presidential Merit, Service and Lifetime awards.



MEMBER AND EMPLOYEE REPRESENTATIVES



ROSALINDA A. GRAGASIN / NORTH MEMBER REPRESENTATIVE

Nanay Rosalinda or Nanay tata is the member representative from the North Region. She is an active member of Paniqui Branch for the past twelve years. She is currently the Center Secretary and a TSPI MBI Coordinator (TMC).

TSPI came as a blessing to her family and community and this motivated her to actively recruit potential borrowers and encourages them to enroll in different microinsurance products.

More than the products and services that she received from TSPI, TSPI taught her the values of stewardship built from serving others.

Nanay Tata is currently engaged in AVON dealership and attends to her rice vending business.

BONIFACIA C. DE CHAVEZ / SOUTH MEMBER REPRESENTATIVE

Nanay Bonifacia or Nanay Feyth is the member representative from the South Region. She is an active member of Candelaria branch for almost thirteen years.

A born leader, being a former Barangay Secretary, she also served as Center Treasurer and Grand Center Chief of Candelaria branch. Her innate capacity to lead people enabled her to become a TMC and one of the most active TSPI Agent Accounting System (TAAS) agent handling four big centers in Candelaria.

She also actively participates in the social development program of TSPI. She and her center members co-sponsored the Sambayanihan Center in Candelaria where most of TSPI trainings and meetings are being conducted.

When not busy attending to the needs of her co members, she helps take care of the family's corn farming business.





MODESTA G. FLORES / CENTRAL MEMBER REPRESENTATIVE

Nanay Modie is the member representative from the Central Region. She has been with TSPI Taguig Branch for 16 years.

Nanay Modie used to work as an employee in a golf course but when the company closed, she was forced to look for an alternative source of income. Fortunately, a neighbor introduced her to TSPI. TSPI has been instrumental in the growth of her several businesses. Aside from having her own auto repair show, she also manages several room rental and is engaged in direct selling.

As a Center Chief and TAAS agent, Nanay Modie continues to promote the benefits of availing loans from TSPI NGO and being a member of TSPI MBAI.

As she continues to serve her community, she also gains insights on how to care with sensitivity for others and their needs in times of financial distress.

AQUILINA G. ONESA / EMPLOYEE REPRESENTATIVE

Alliance and Program Group Head

Ms. Aquilina or Ms. Lyn is part of the TSPI Senior Management Team, as the Head of Alliance and Program Group. She has been with TSPI for almost 18 years.

Ms. Onesa started with TSPI as a Senior Researcher where she focused on the development of TSPI Agriculture program, branch establishment and business development training for microentrepreneur members. Currently, she is in charge of developing partnership programs that will help provide more livelihood opportunities to members to generate additional income and savings, in support of TSPI Operations Group.

Ms. Onesa is also actively serving in a local Church as Growth Class Teacher and core team member of Homebuilders Ministry and Missions Ministry. She is a graduate of BS Human Ecology (cum laude) at the University of the Philippines Los Baños (1991) and Certified Microfinance Expert by the Frankfurt School of Finance and Management /e-campus (2015).



SENIOR MANAGEMENT



ALICE Z. CORDERO / PRESIDENT & CEO OF TSPI

Ms. Cordero also serves as President and Chief Executive Office for TSPI Mutual Benefit Association, Inc. - the microinsurance arm of TSPI. She gained her management and leadership expertise through her solid career in banking. She was the Philippine National Banks's First Senior Vice President (FSVP), until April 2019 and was appointed as the Chief Compliance Officer (CCO) at the Bank on June 2010 with oversight of the Parent Bank, including at the subsidiaries, affiliate and foreign branches. She also served as the Corporate Governance Executive of the Bank. From 2008 to 2019, she served as a Director and presently an adviser of the Association of Bank Compliance Officers (ABCOMP). She obtained her Bachelor of Science in Business Economics from the University of the Philippines and earned units in Master in Business Administration from the Ateneo Graduate School of Business.

Prior to joining PNB, she was the CCO of Allied Banking Corporation (ABC) from 2007 to 2010. She worked with Citibank N.A. - Manila Branch for almost 20 years, from 1998 to 2007 and held various senior positions in the Consumer Banking Group, including Compliance and Control Director for the Philippines and Guam in 2004.

Her 40 years of banking experience include working for Philippine National Bank (PNB from 2010 to 2019, ABC (1979-1983) 2007-2010. First National Bank of Chicago-Manila Branch (1983-1986), Far East Bank and Trust Company (1986-1988) and Citibank N.A.-Manila Branch (1988-2007), where she held department head positions in Credit Policy, Credit and Research Management, Financial Control, Corporate Regulatory Reporting, Asset Strategy, Business Development and Risk Management and Compliance.

ROBERT ANTHONY D. SIA / ACCOUNTING FINANCE & ADMIN HEAD

Mr. Sia graduated from De La Salle University – Manila with the degree of Bachelor of Science in Accountancy. He passed the Philippines CPA Board in 1994.

His extensive work experience includes eight years in the Assurance of Business Advisory Division of a top audit firm as Audit Supervisor and sixteen years in accounting and finance management as Comptroller of publicly-listed group of companies and Chief Accountant of telecommunication company in Guam.



SHERRY LOU A. SALAZAR / DIRECTOR, OPERATIONS & MARKETING

Ms. Salazar graduated with a degree of Bachelor of Arts in Economics from the University of Santo Tomas – Manila. Earned masteral units (Master of Arts in Economics) from the same university and passed the comprehensive examination.

She has thirty years' experience in project planning, product design, implementation and monitoring of microfinance programs, microinsurance, institutional loans gained from the local and international nonprofit organizations.

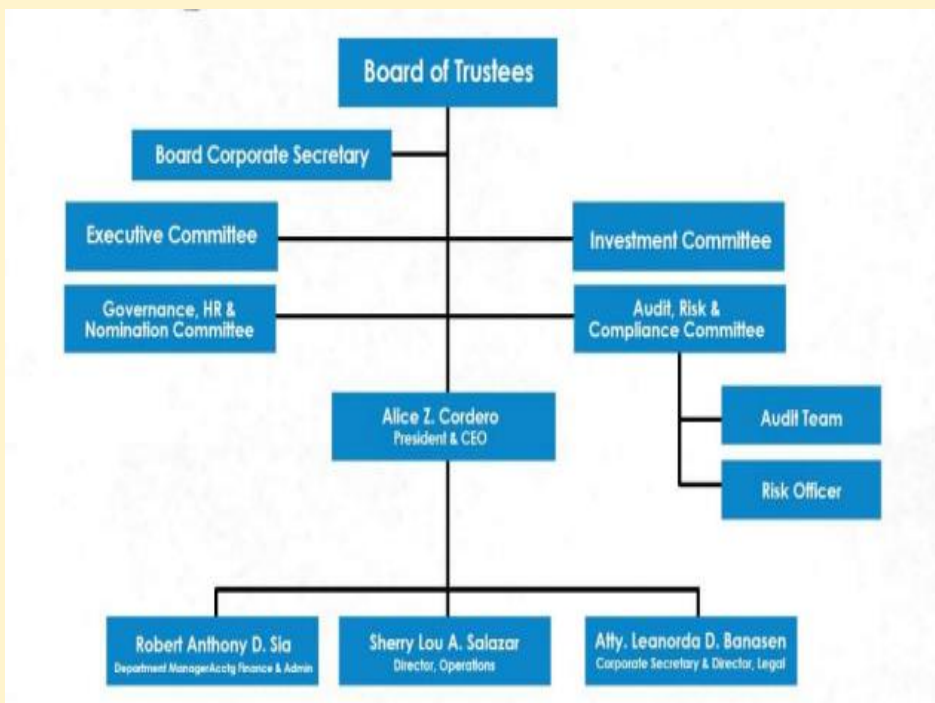
Atty. LEONARDA D. BANASEN / CORPORATE SECRETARY DIRECTOR, LEGAL

Atty. Banasen is a graduate of AB Legal Management from the University of Santo Tomas – Manila and finisher her Bachelor of Laws in Lyceum of the Philippines. She took and passed the bar in 2005.

Atty. Banasen joined TSPI MFI NGO in February 2008 and currently she is the Assistant Corporate Secretary and head of Legal and Human Resources Services Group of TSPI MFI NGO. In January 2016, she was assigned to hold con-current senior positions as Head for Legal and Human Resources and Corporate Secretary for TSPI MBI.



ORGANIZATIONAL STRUCTURE & BOARD COMMITTEES



Executive Committee

- Strategy formulation
- Policy formulation

Chairperson:

Ms. Ma. Luz A. Planas

Audit, Risk and Compliance Committee

- Monitoring and oversight
- Setting accountability and risk management system

Chairperson:

Atty. Cornelio C. Gison

Members:

Ms. Florencia G. Tantiela
Ms. Juanita D. Amatong
Mr. Rene E. Cristobal
Ms. Rosalinda A. Graaasin

Governance Nomination and HR Committee

- Ethics (conflict of interest)
- Social responsibility

Chairperson:

Mr. Rene E. Cristobal

Members:

Ms. Juanita D. Amatong
Ms. Alice Z. Cordero
Ms. Modesta G. Flores
Ms. Bonifacia C. de Chavez

Investment Committee

- Optimize returns from portfolio
- Setting internally set limits and applicable statutory regulations on investment.

Chairperson:

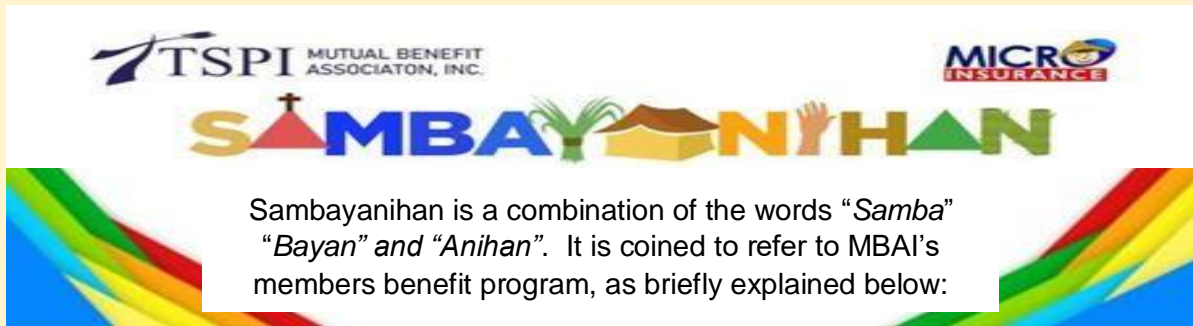
Ms. Florencia G. Tantiela

Vice Chair:

Mr. Ricardo G. Lazatin

Members:

Ms. Juanita D. Amatong
Mr. Rene E. Cristobal
Atty. Cornelio C. Gison
Ms. Ma. Luz A. Planas



Samba – accentuates that serving others is a God-given mission
Bayan and Anihan – describes the community activities that will benefit MBA members. It is a way of giving back to our clients through community services and gives opportunity to staff and members to “demonstrate love and service in their community”, which is TSPI MBAs’ mission.

“SAMBA”

We worship God in all we do!
 “So whether you eat or drink or whatever you do,
 do it all for the glory of God.”
1 Corinthians 10:31

“BAYAN”

We are chosen and called to God’s kingdom!
 “But our citizenship is in heaven. And we eagerly
 await a Savior from there, the Lord Jesus Christ ...”
Philippians 3:20

“ANIHAN”

We will harvest with songs of joy!
 “When he saw the crowds, he had compassion for them, because they were harassed and helpless,
 like sheep without a shepherd. Then he said to his disciples, “The harvest is plentiful, but the laborers
 are few; therefore, pray earnestly to the Lord of the harvest to send out laborers into his harvest.”
Matthew 9:36-38

In February 2021, TSPI MBAI created the Sambayanihan Centers so we can have a place to conduct of transformation activities for members during weekly meetings and other scheduled community services activities of TSPI MBAI and our partners.





Urban Gulayan

To help our members in the National Capital Region who were severely affected by Covid 19 pandemic. The association partnered with Tulay sa Pag-unlad, Inc. (A Microfinance NGO) and the Department of Agriculture-Bureau of Plans Industry (DA-BPI) to ensure availability and accessibility of safe and fresh vegetables in the urban area.

This program created awareness in food security among urban households and promoted healthy diet by making nutritious food readily available. By end of 2021, this program had been implemented in Bagong Silang, Malabon, Valenzuela, Tondo, Corporate Center, Quezon City, Las Pinas, Taguig and Bacoor branches.



Building Microinsurance Capacities for Greater Inclusion Program – Phase III (Citi Project Phase III) is a project in partnership with the Microinsurance MBA Association of the Philippines, Inc. (MiMAP) and the Citi Foundation



The aim of the program is to address challenges regarding operational inefficiencies and inadequate microinsurance education. Through this partnership, TSPI MBAI was able to produce standard training materials on microinsurance for our MBA Advocates (both NGO and MBA staff). The topics include: Module 1 – (Kaunlaran at Kasaganaan ng Pamilya), Module 2 (Proteksyon sa Peligro), Module 3 (Pre-membership orientation), Module 4 (Manatiling nakatuon sa nakatakdang paraan), Module 5 (MBA Advocate Training)

MBA Advocate Online Training Session

Aside from the training our field personnel, CITI Foundation also provided 250 copies of training material and other visual aids. These training materials also served as a marketing tool for TSPI MBAI.

We started our members' education last April 2021. By December 2021, we were able to conduct learning sessions to 200 MBA Advocates covering 5,026 centers across all 120 TSPI branches





in 22 provinces. There were 24,244 members who attended the learning sessions. Since the start of this partnership TSPI MBI was able to enroll twelve thousand new and re-instated members.

Aside from membership growth, this partnership also paved the way for TSPI MBI to have an institutional member training and kamustahan activity. There was an improved way of knowing the current situation of our members and this resulted to stronger relationship with them and the communities that we serve.

CLIENT STORIES

THE ONLY TATAY IN THE GROUP OF NANAYS

Ancis Chincilla was the “only thorn among the roses” in his center. Even though he was the only male member of Center 28023 - Barangay Aggugaddan, Peñablanca, Cagayan, this did not hinder him from actively participating in their center.

He was encouraged by their Center Chief to join because the fast loan processing and insurance coverage. He finally joined TSPI last July 2019 for the insurance coverage and also to augment his income as a tricycle driver direct seller of health products. He also wanted to support his wife, Modelyne Chincilla, who had been an OFW for more than nine years. The couple wanted to provide the best education for their 3 children.

Tatay Ancis was a role model in their community. He took care of his children and was able to build a happy home, even in the absence of Nanay Modelyne. He was a loving father to his children and a loyal husband to his wife.

Tatay Ancis was also loved by the community and his co-center members. He was a responsible family-man, fun to be with, approachable the person to run to in times of need. There were no dull moments with Tatay Ancis.

Unfortunately, Tatay Ancis was infected with the Covid virus. In just a couple days, he eventually succumbs to Covid-19 last April 25, 2021. With a heavy heart, Nanay Modelyne left Honking in June 2021 and decided to stay here in the country and take care of their children.



Nanay Modelyne was not aware of the insurance coverage of Tatay Ancis with TSPI MBI. She never expected receiving One Hundred Thirty-Five Thousand Pesos (P135,000) from TSPI MBI. The money which Nanay Modelyne received helped her start a new life in the country.

She used the money as initial working capital for their hog raising and small talipapa (a mini wet market that sells fish, meat and vegetables) business. The income has allowed her to support her family. Nanay Modelyne also saved a portion of the claims coverage for her children's education



"Tuwing naaalala ko pa din ang aking asawa, hindi ko mapigilan ang hindi umiyak. Napakasakit pa din tanggapin dahil hindi ko alam kung paano ko kakayaning buhayin ang aming mga anak na wala na siya.

Ngunit salamat dahil kahit sa ganitong sitwasyon at pangyayaring hindi naming inaasahan na natulungan kami ng TSPI MBI.

***Naunawaan ko ng husto ang kahalagahan ng pagpapaseguro sa buhay."* - Nanay Modelyne.**

Having appreciated and understood the importance of having an insurance coverage, she continued her membership with TSPI MBI. She also encouraged some of her friend and relatives to join TSPI.

VIGAN POTTERY MAKER

The Adolfo couple (Julito and Imelda Adolfo) was already running a pottery business when the shy and simple Nanay Imelda joined TSPI in Dec. 22, 2006. For 14 years, they were able to sustain their business.

Last April 6, 2021, Nanay Imelda died due to congestive heart failure (CHF). It is a chronic progressive condition that affects the pumping power of the heart muscle.

It was also during the untimely death of Nanay Imelda when the clay pot business was no longer in demand due to emergence of plastic containers. Feeling the need to go continue the business that the family started, Tatay Julito thought of a way to diversify the existing pottery business. Together with his sister-in-law (sister of Nanay Imelda), the family ventured into clay brick business and used part of insurance benefit as additional capital. This only shows that what the Adolfo spouses started will always be part of their family's legacy, their love for work and innovativeness.





Since Nanay Imelda purchased four insurance plans (BLIP, LPIP, LMIP, CLIP) from TSPI MBAI, the bereaved family received more than one hundred sixty six thousand pesos (P166,000) insurance claims.



Aside from using the money as additional working capital, Tatay Julito also purchased a motorcycle that helped them with their business. Part of the insurance claims was also used to repair their house as Nanay Imelda always dreamed of having a secured place for her family.



The rest of the funds were allotted for the Adolfo children's education. The eldest is in college taking up BS Education followed by a senior high school student (grade 12).



**TSPI MBAI,
ISANG MATIBAY
NA KAAGAPAY!**

STREET FOODIE OF NAGCARLAN



Alvin Borgonia found joy in selling barbeque, grilled hotdogs and other “street foods” streets of Nagcarlan and Liliw, both municipalities located in the Province of Laguna. This was how he met the staff of TSPI Nagcarlan branch. His business allowed him to support his only child and his 65 – year old mom, Lucia M. Borgonia. The “street food” business of Alvin kept the family afloat even during the pandemic.

July 2021 when Alvin was rushed to the hospital for Uncal Herniation Syndrome, a life-threatening neurological condition. After a week long battle, he died at a young age of 32. The sudden departure of Alvin created a vacuum for the Borgonia family.

In her time of pain, Nanay Lucia fondly remembers her son as a someone who would do anything to provide for his family. She also acknowledged that TSPI was always present in times of need.

" Nakakalungkot man na nawala na ang aking anak, hindi ko lubos akalain na sa kanyang murang edad ay mawawala na agad sya sa amin.

Laking pasasalamat ko po sa TSPI dahil noong mga panahon na nangangailangan ang aking anak ng pinansyal na tulong ay hindi ninyo pinagkaitang mapagbigyan.

Nakakatuwa din ako dahil hindi siya pinabayaan ng TSPI. Natanaggap naming ang mga benepisyong nakalaan para sa kanya.

Tunay na tumutugon ang TSPI sa mga pangakong benepisyo ng mga miyembro nito. Dahil dito masasabi kong isang karangalan ang maging miyembro/kasapi ng TSPI. Sa mga nangangailangan, mairerekomenda ko na sumapi sa TSPI. Dito totoo ang pagtulong at tunay na ipinatutupad ang mga benepisyo. Maraming salamat po sa TSPI. Sana marami pa kayong matulungan".

(I am so grateful to TSPI because when my son was in need of financial help, you did not turn your back on him. I am sad because of his passing at an early age but happy at the same time because TSPI did not leave him. We received the benefit that was intended for him. It is indeed true that TSPI responds to the promised benefit of its members. Because of this, I can say that



Lucia M. Borgonia

being a member of TSPI is really a privilege. To those who are in need, I highly recommend that you join TSPI because their help is real and benefits are given to its members. Thank you so much TSPI. May you be able to help more!)

Nanay Lucia received almost P200k from TSPI MBI. The insurance claims was used to settle Alvin's hospital and funeral expenses. Most of it will also be used for the education of Alvin's only child.

Lamentations 3:22-23
Because of the LORD's great love, we are not consumed, for his compassions never fail. They are new every morning; great is your faithfulness.

FINANCIAL HIGHLIGHTS

Financial Highlights	2019	2020	2021
Total assets	P1.26 Billion	P1.36 Billion	P1.35 Billion
Benefits/Claims Paid	P64.35 Million	P49.87 Million	P49.63 Million
membership	247,658	246,113	234,601

No. Of Claims Beneficiaries	2019	2020	2021`
Principal	1294	1017	1,432
Spouse	666	498	715
Child	116	59	69
Parent	12	10	15

SAMABAYANIHAN PROGRAM	No of beneficiaries	Program Cost
MBA PADALA*	877	P596,976.00
Gintong Alaala*	34	P340,000.00
Urban Gulayan	204	P12,695.00
Alalay Sa Kalamidad	283	P152,241.75
Sambayanihan Centers	2,411	P319,998.75

*MBA Padala is the food benefit given during wake.

*Gintong Alaala is the benefit given to the family of senior members

CONNECT WITH US!

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TSPI MBAI PARTNERS



BANK AND FINANCIAL INSTITUTIONS



PRIVATE CORPORATIONS

